

LISTING OF CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application.

Claim 1 (Previously Presented) A method for optimizing collection of money from skip accounts, comprising:

receiving data of a first skip account;

applying the data of the first skip account to a predictive model, the predictive model being associated with an account tracing entity and operable to generate an output indicative of an expected recovery amount from the first skip account; and

determining a course of action based on the output from application of the predictive model, wherein

the output of the predictive model includes a difference between a net revenue expected to be collected from the first skip account if the account tracing entity is used to locate the account and a net revenue expected to be collected from the first skip account if no action is taken to locate the first skip account through the account tracing entity.

Claim 2 (Original) The method according to claim 1, wherein

the predictive model includes a probability model that generates an output indicative of the likelihood of locating the first skip account from the account tracing entity.

Claim 3 (Original) The method according to claim 2, wherein

the output of the probability model is reduced according to a number of other account tracing entities which previously failed to locate the first skip account.

Claim 4 (Original) The method according to claim 3, wherein

the reduced output equals the output of the probability model times a degradation factor.

Claim 5 (Original) The method according to claim 2, wherein the predictive model further includes:

a first liquidation model that generates an output indicative of an expected recovery amount from the first skip account if the account tracing entity correctly locates the first skip account; and

a second liquidation model that generates an output indicative of an expected recovery amount from the first skip

account if the account tracing entity fails to locate the first skip account.

Claim 6 (Original) The method according to claim 2, wherein the predictive model further includes:

a third liquidation model that generates an output indicative of an expected recovery amount from the first skip account if no action is taken to locate the first skip account through the account tracing entity.

Claim 7 (Original) The method according to claim 2, wherein

the probability model is derived by performing a regression analysis on past data of a plurality of skip accounts and the success or failure of locating the plurality of skip accounts by the account tracing entity.

Claim 8 (Previously Presented) The method according to claim 5, wherein

the first and second liquidation models are Chi-square Automatic Interaction Detection models that are derived from an analysis of past data of a plurality of skip accounts and the success or failure of locating the plurality of skip accounts by the account tracing entity.

Claim 9 (Original) The method according to claim 1, wherein the predictive model includes:

a probability model that generates an output indicative of the likelihood of locating the first skip account from the account tracing entity;

a first liquidation model that generates an output indicative of an expected recovery amount from the first skip account if the account tracing entity correctly locates the first skip account;

a second liquidation model that generates an output indicative of an expected recovery amount from the first skip account if the account tracing entity fails to locate the first skip account; and

a third liquidation model that generates an output indicative of an expected recovery amount from the first skip account if no action is taken to locate the first skip account through the account tracing entity.

Claim 10 (Previously Presented) The method according to claim 1, wherein the output of the predictive model represents:

Revenue (Skip)-Revenue (Business As Usual),

wherein Revenue (Skip) represents a net revenue expected to be collected from the first skip account if the account tracing entity is used to locate the account, and

Revenue (Business As Usual) represents a net revenue expected to be collected from the first skip account if no action is taken to locate the first skip account through the account tracing entity.

Claim 11 (Previously Presented) The method according to claim 10, wherein

Revenue (Skip) is of the form:

Revenue (Found)+Revenue (Not Found) - Cost (Search) -
Cost (Collect Skip),

wherein

Revenue (Found) represents a revenue amount expected to be collected if the account tracing entity correctly locates the first skip account,

Revenue (Not Found) represents a revenue amount expected to be collected if the account tracing entity fails to locate the first skip account,

Cost (Search) represents a cost of locating the first skip account through the account tracing entity,

Cost (Collect Skip) represents a cost of collecting from the first skip account, and

Revenue (Business As Usual) is of the form:

Revenue (Business As Usual) - Cost (Collect Business As Usual),

wherein

Revenue (Business As Usual) represents a revenue amount expected to be collected if no action is taken to locate the first skip account through the account tracing entity, and

Cost (Collect Business As Usual) represents a cost of collecting from the first skip account if no action is taken to locate the first skip account through the account tracing entity.

Claim 12 (Original) The method according to claim 1, wherein

the step of determining a course of action includes determining that the first skip account is to be sent to a collection agency if the output of the predictive model indicates that the expected recovery amount from the first skip account is negative.

Claim 13 (Original) The method according to claim 1, wherein:

the predictive model is derived from an analysis of past data of a plurality of skip accounts; and

the past data includes data related to one or more of the following variables: location, payment history, balance, FICO score and credit limit.

Claim 14 (Previously Presented) A method for optimizing collection of money from skip accounts, comprising:

obtaining past data related to a plurality of skip accounts and to the success or failure of locating the plurality of skip accounts by a plurality of account tracing entities;

processing the past data to derive a predictive model for each of the plurality of account tracing entities;

receiving data of a first skip account;

applying the data of the first skip account to the predictive models to generate a plurality of outputs, each output being associated with a corresponding account tracing entity and being indicative of an expected recovery amount by using a the corresponding account tracing entity to locate the first skip account; and

determining a course of action based on the generated outputs of the predictive models, wherein

the applying the data includes calculating a difference between a net revenue expected to be collected from each of the plurality of skip accounts if the corresponding account

tracing entity is used to locate the account and a net revenue expected to be collected from the skip account if no action is taken to locate the skip account through the corresponding account tracing entity.

Claim 15 (Original) The method according to claim 14, wherein the step of determining a course of action includes sending the first skip account to the account tracing entity whose corresponding predictive model output is the highest and positive.

Claim 16 (Original) The method according to claim 15, further comprising:

repeating the steps of receiving the data, applying the data and determining a course of action if the account tracing entity whose corresponding predictive model output is the highest and positive fails to locate the first skip account.

Claim 17 (Original) The method according to claim 14, wherein the step of determining a course of action includes sending the first skip account to a collection agency if each of the outputs is negative.

Claim 18 (Original) The method according to claim 14, wherein the predictive model for each account tracing entity includes a probability model that generates an output indicative of the likelihood of locating the first skip account from the each account tracing entity.

Claim 19 (Original) The method according to claim 14, wherein the predictive model for each account tracing entity further includes:

a first liquidation model that generates an output indicative of an expected recovery amount from the first skip account if the each account tracing entity correctly locates the first skip account; and

a second liquidation model that generates an output indicative of an expected recovery amount from the first skip account if the each account tracing entity fails to locate the first skip account.

Claim 20 (Original) The method according to claim 14, wherein the predictive model further includes:

a third liquidation model that generates an output indicative of an expected recovery amount from the first skip account if no action is taken to locate the first skip account through the each account tracing entity.

Claim 21 (Original) The method according to claim 15, wherein the predictive model is derived by performing a regression analysis on the past data.

Claim 22 (Previously Presented) The method according to claim 19, wherein the first and second liquidation models are Chi-square Automatic Interaction Detection models that are derived from an analysis of the past data.

Claim 23 (Previously Presented) The method according to claim 20, wherein the third liquidation model is a Chi-square Automatic Interaction Detection model that is derived from an analysis of the past data.

Claim 24 (Original) The method according to claim 14, wherein the predictive model for each skip tracing entity includes:

- a probability model that generates an output indicative of the likelihood of locating the first skip account from the each account tracing entity;

- a first liquidation model that generates an output indicative of an expected recovery amount from the first skip

account if the each account tracing entity correctly locates the first skip account;

a second liquidation model that generates an output indicative of an expected recovery amount from the first skip account if the each account tracing entity fails to locate the first skip account; and

a third liquidation model that generates an output indicative of an expected recovery amount from the first skip account if no action is taken to locate the first skip account through the each account tracing entity.

Claim 25 (Previously Presented) A system for optimizing collection of money from skip accounts, comprising:

a processor operable to execute programs;
memory coupled to the processor;

a predictive model stored in the memory and associated with an account tracing entity, the predictive model being operable to process data of a first skip account to generate an output indicative of an expected recovery amount from the first skip account; and

an analysis program stored in the memory and executable by the processor, the analysis program being operable to determine a course of action based on the output of the predictive model, wherein

the output of the predictive model includes a difference between a net revenue expected to be collected from the first skip account if the account tracing entity is used to locate the account and a net revenue expected to be collected from the first skip account if no action is taken to locate the first skip account through the account tracing entity.

Claim 26 (Original) The system according to claim 25, wherein the predictive model includes a probability model that generates an output indicative of the likelihood of locating the first skip account from the account tracing entity.

Claim 27 (Original) The system according to claim 26, wherein the predictive model further includes:

a first liquidation model that generates an output indicative of an expected recovery amount from the first skip account if the account tracing entity correctly locates the first skip account; and

a second liquidation model that generates an output indicative of an expected recovery amount from the first skip account if the account tracing entity fails to locate the first skip account.

Claim 28 (Original) The system according to claim 26, wherein the predictive model further includes:

a third liquidation model that generates an output indicative of an expected recovery amount from the first skip account if no action is taken to locate the first skip account through the account tracing entity.

Claim 29 (Original) The system according to claim 26, wherein

the probability model is derived by performing a regression analysis on past data of a plurality of skip accounts and the success or failure of locating the plurality of skip accounts by the account tracing entity.

Claim 30 (Previously Presented) The system according to claim 27, wherein

the first and second liquidation models are Chi-square Automatic Interaction Detection models that are derived from an analysis of past data of a plurality of skip accounts and the success or failure of locating the plurality of skip accounts by the account tracing entity.

Claim 31 (Previously Presented) The system according to claim 28, wherein

the third liquidation model is a Chi-square Automatic Interaction Detection model that is derived from an analysis of past data.

Claim 32 (Previously Presented) A computer readable storage medium containing instructions for causing a computer system to optimize collection of money from skip accounts, by:

receiving data of a first skip account;

applying the data of the first skip account to a predictive model, the predictive model being associated with an account tracing entity and operable to generate an output indicative of an expected recovery amount from the first skip account; and

determining a course of action based on the output from application of the predictive model, wherein

the output of the predictive model includes a difference between a net revenue expected to be collected from the first skip account if the account tracing entity is used to locate the account and a net revenue expected to be collected from the first skip account if no action is taken to locate the first skip account through the account tracing entity.

Claim 33 (Original) The computer readable medium according to claim 32, wherein the predictive model includes a

probability model that generates an output indicative of the likelihood of locating the first skip account from the account tracing entity.

Claim 34 (Original) The computer readable medium according to claim 32, wherein the predictive model includes:

a probability model that generates an output indicative of the likelihood of locating the first skip account from the account tracing entity;

a first liquidation model that generates an output indicative of an expected recovery amount from the first skip account if the account tracing entity correctly locates the first skip account;

a second liquidation model that generates an output indicative of an expected recovery amount from the first skip account if the account tracing entity fails to locate the first skip account; and

a third liquidation model that generates an output indicative of an expected recovery amount from the first skip account if no action is taken to locate the first skip account through the account tracing entity.